

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if multiple names are listed below) of the subject matter claimed and for which a patent is sought on the invention entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT IDENTIFICATION, the specification of which

[] is attached hereto or [x] was filed on December 19, 1997 as Application Serial No. 08/994,047 [] and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is known to me to be material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):			Priority Claimed
<u>Number</u>	<u>Country</u>	<u>Day/Month/Year filed</u>	<u>Yes</u> <u>No</u>

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U. S. Application(s):		
<u>Serial No.</u>	<u>Filing Date</u>	<u>Status: Patented, Pending, Abandoned</u>

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint the following attorney(s) and/or agent(s): Alfred A. Stadnicki, Reg. No. 30,226; Thomas E. Anderson, Reg. No. 37,063; Richard J. Stokey, Reg. No. 40,383, all of

JENKENS & GILCHRIST
1919 Pennsylvania Avenue, N.W.
Suite 600
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with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to Alfred A. Stadnicki @ Jenkens & Gilchrist, 1919 Pennsylvania Avenue, N.W., Suite 600, Washington, D.C. 20006-3404.

Serial No. 08/994,047
Docket No. 33500-00001

Full name of sole or first joint inventor: David Lee Garrison

Inventor's signature:

Date:

Residence: 1236 Drumbarton Court, Columbus, Ohio 43235

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or second joint inventor: Patricia A. Kight

Inventor's signature:

Date:

Residence: 5315D Drumcally Lane, Dublin, Ohio 43017

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or third joint inventor: Brad Perkins

Inventor's signature:

Date:

Residence: 7509 Whigham Court, Dublin, Ohio 43016

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or fourth joint inventor: Cheryl Lynn Ward

Inventor's signature:

Date:

Residence: 5285 Bressler Drive, Hilliard, Ohio 43026

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or fifth joint inventor: Mary Elizabeth Lawson

Inventor's signature:

Date:

Residence: 3011 Essington Drive, Dublin, Ohio 43017

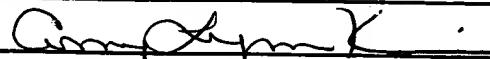
Citizenship: U.S.

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Serial No. 08/994,047
Docket No. 33500-00001

Full name of sole or sixth joint inventor: Amy Lynn Kerin

Inventor's signature:

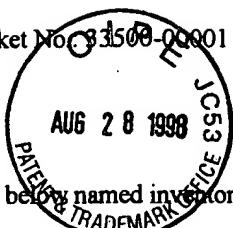


Date: 6-17-98

Residence: 1245 Dunham Road, Delaware, Ohio 43015

Citizenship: U.S.

Post Office Address: (Same as Residence)



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Serial No. 08/994,047
Docket No. 33500-00001

Full name of sole or first joint inventor: David Lee Garrison

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Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or second joint inventor: Patricia A. Kight

Inventor's signature:

Date:

Residence: 5315D Drumcally Lane, Dublin, Ohio 43017

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or third joint inventor: Brad Perkins

Inventor's signature:

Brad Perkins

Date: 6/24/98

Residence: 7509 Whigham Court, Dublin, Ohio 43016

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or fourth joint inventor: Cheryl Lynn Ward

Inventor's signature:

Date:

Residence: 5285 Bressler Drive, Hilliard, Ohio 43026

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or fifth joint inventor: Mary Elizabeth Lawson

Inventor's signature:

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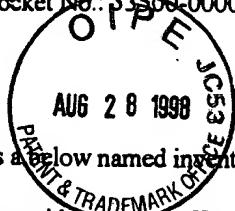
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Full name of sole or fourth joint inventor: Cheryl Lynn Ward

Inventor's signature:

Date: 6/22/98

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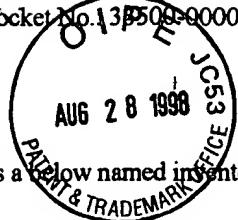
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Date:

Residence: 5285 Bressler Drive, Hilliard, Ohio 43026

Citizenship: U.S.

Post Office Address: (Same as Residence)

Full name of sole or fifth joint inventor: Mary Elizabeth Lawson

Inventor's signature:

Mary Elizabeth Lawson

Date: 10/23/98

Residence: 3011 Essington Drive, Dublin, Ohio 43017

Citizenship: U.S.

Post Office Address: (Same as Residence)

Serial No. 08/994,047
Docket No. 33500-00001

Full name of sole or sixth joint inventor: Amy Lynn Kerin

Inventor's signature:

Date:

Residence: 1245 Dunham Road, Delaware, Ohio 43015

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